

2. Except as otherwise expressly modified herein, the terms and conditions of the Note shall remain unchanged and are hereby ratified and shall remain in full force and effect.

BY SIGNING BELOW, the undersigned accept and agree to the terms and conditions contained in this modification.

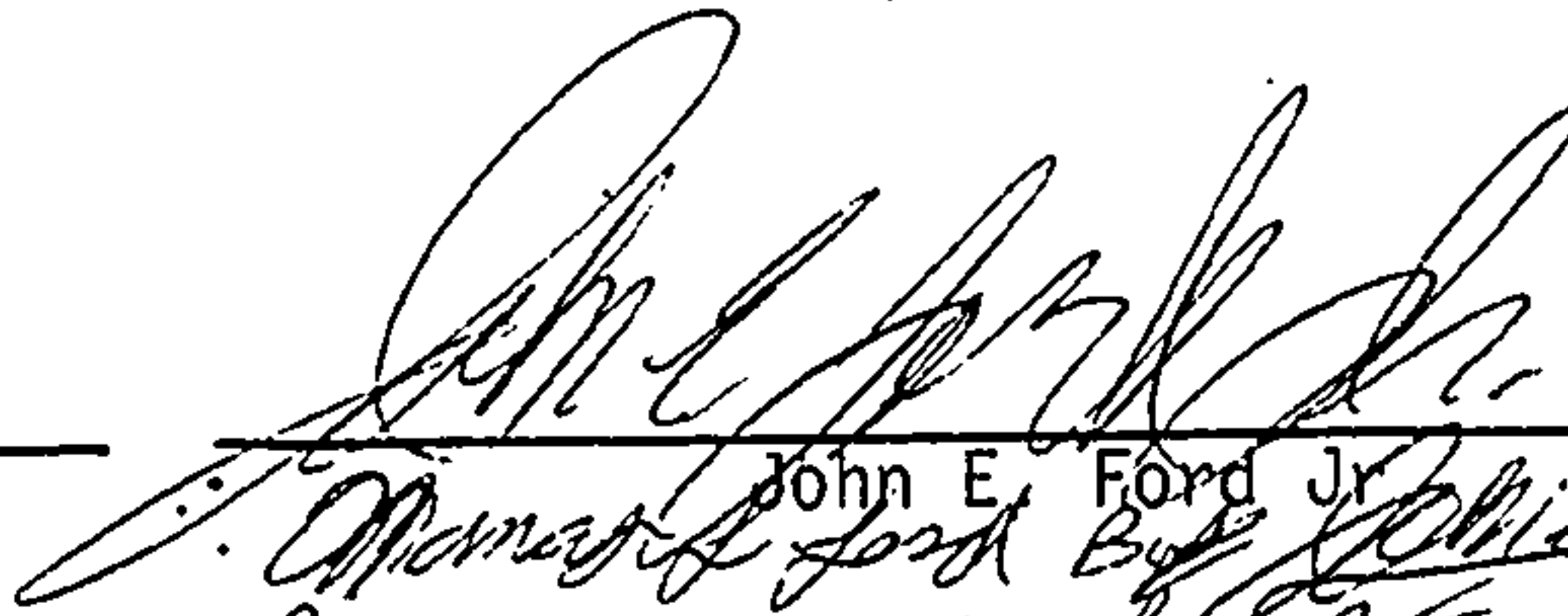
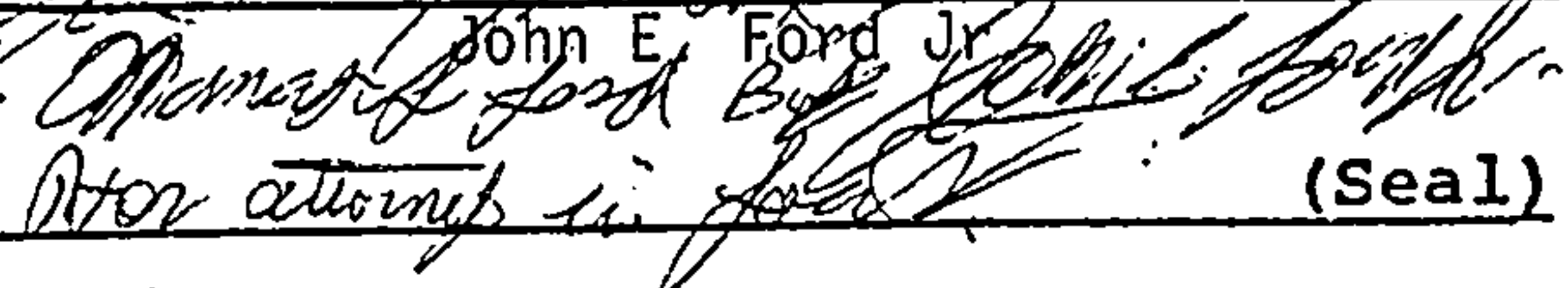
Perpetual American Bank, F.S.B.

By: 

Jeff Pulford, Vice President

WITNESS:

Carol M. May

 (Seal)
John E. Ford Jr.
 (Seal)
Nancy L. Ford